

**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Distribution Date: 25-Oct-06

ABN AMRO Acct : 723939.1

Payment Date: 25-Oct-06	Content:	Pages	Contact Information:
Prior Payment: 25-Sep-06	Statement to Certificate Holders	2	Analyst: Henry Brigham 714.259.6830 henry.brigham@abnamro.com
Next Payment: 27-Nov-06	Statement to Certificate Holders (Factors)	3	Administrator: Brian Whiteley 312.992.1743 brian.whiteley@abnamro.com
Record Date: 24-Oct-06	Pool/Non-Pool Funds Cash Reconciliation	4	LaSalle Website: www.etrustee.net
Distribution Count: 3	Pool Detail and Performance Indicators	5	Outside Parties To The Transaction
Closing Date: 28-Jul-06	Bond Interest Reconciliation Part I	6	Depositor: Morgan Stanley Capital I Inc.
First Pay. Date: 25-Aug-06	Bond Interest Reconciliation Part II	7	Underwriter: Morgan Stanley & Co. Incorporated
Rated Final Payment Date: 25-Aug-36	Bond Principal Reconciliation	8	Master Servicer: GMAC Commercial Mortgage Corp. (EMAC)
Determination Date: 16-Oct-06	Rating Information	9	Rating Agency: Moody's Investors Service, Inc./Standard & Poor's Ratings Services
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Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
The Master REMIC***

Class	CUSIP	Original Face Value (1)	Beginning Certificate Balance	Principal Payment	Current Realized Loss	Deferred Interest	Ending Certificate Balance	Interest Payment (2)	Interest Adjustment	Pass-Through Rate
A-1	61749TAA2	205,396,000.00	193,655,527.80	5,398,409.11	0.00	0.00	188,257,118.69	881,132.65	0.00	5.4600000000%
M-1	61749TAB0	29,107,000.00	29,107,000.00	0.00	0.00	0.00	29,107,000.00	137,530.58	0.00	5.6700000000%
M-2	61749TAC8	19,703,000.00	19,703,000.00	0.00	0.00	0.00	19,703,000.00	95,723.74	0.00	5.8300000000%
M-3	61749TAD6	5,074,000.00	5,074,000.00	0.00	0.00	0.00	5,074,000.00	25,074.02	0.00	5.9300000000%
B-1	61749TAE4	6,567,000.00	6,567,000.00	0.00	0.00	0.00	6,567,000.00	35,188.18	0.00	6.4300000000%
B-2	61749TAF1	3,730,000.00	3,730,000.00	0.00	0.00	0.00	3,730,000.00	20,608.25	0.00	6.6300000000%
B-3	61749TAG9	4,179,000.00	4,179,000.00	0.00	0.00	0.00	4,179,000.00	26,919.73	0.00	7.7300000000%
B-4	61749TAH7/U61779AA9	5,074,000.00	5,074,000.00	0.00	0.00	0.00	5,074,000.00	29,598.33	0.00	7.0000000000%
B-5	61749TAJ3/U61779AB7	3,730,000.00	3,730,000.00	0.00	0.00	0.00	3,730,000.00	21,758.33	0.00	7.0000000000%
P	9ABS49904	100.00	100.00	0.00	0.00	0.00	100.00	25,726.53	25,726.53	N/A
OC	9ABS49912	15,983,137.14	15,972,057.84	0.00	0.00	0.00	15,972,057.84	1,258,620.57	1,258,620.57	N/A
R	9ABS49920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total		298,543,237.14	286,791,685.64	5,398,409.11	0.00	0.00	281,393,276.53	2,557,880.91	1,284,347.10	
Total P&I Payment								7,956,290.02		

(1) N denotes notional balance not included in total (2) Accrued Interest plus/minus Interest Adjustment minus Deferred Interest equals Interest Payment



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Statement to Certificate Holders (FACTORS)
The Master REMIC**

Class	CUSIP	Original Face Value	Beginning Certificate Balance *	Principal Payment *	Current Realized Loss *	Deferred Interest *	Ending Certificate Balance *	Interest Payment *	Interest Adjustment*	Next Rate **
A-1	61749TAA2	205,396,000.00	942.839820639	26.282932043	0.000000000	0.000000000	916.556888596	4.289921177	0.000000000	5.45000000%
M-1	61749TAB0	29,107,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.725000172	0.000000000	5.66000000%
M-2	61749TAC8	19,703,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.858333249	0.000000000	5.82000000%
M-3	61749TAD6	5,074,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.941667324	0.000000000	5.92000000%
B-1	61749TAE4	6,567,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.358334095	0.000000000	6.42000000%
B-2	61749TAF1	3,730,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.525000000	0.000000000	6.62000000%
B-3	61749TAG9	4,179,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	6.441667863	0.000000000	7.72000000%
B-4	61749TAH7/U61779AA9	5,074,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.833332676	0.000000000	Fixed
B-5	61749TAJ3/U61779AB7	3,730,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.833332440	0.000000000	Fixed
P	9ABS49904	100.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	257265.300000000	257265.300000000	N/A
OC	9ABS49912	15,983,137.14	999.306813180	0.000000000	0.000000000	0.000000000	999.306813180	78.746779119	78.746779119	N/A
R	9ABS49920	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A

* Per \$1,000 of Original Face Value ** Estimated



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Cash Reconciliation Summary***

Pool Source of Funds		Non-Pool Source of Funds	
Interest Summary		Principal Summary	
Interest Summary		Principal Summary	
Scheduled Interest	2,651,643.27	Scheduled Prin Distribution	117,898.02
Fees	119,496.49	Curtailments	74,849.38
Remittance Interest	2,532,146.78	Prepayments in Full	5,205,661.71
Other Interest Proceeds/Shortfalls		Liquidation Proceeds	0.00
Prepayment Penalties	25,726.53	Insurance Proceeds	0.00
Other Interest Loss	0.00	Repurchase Proceeds	0.00
Other Interest Proceeds	0.00	Other Principal Proceeds	7.59
Non-advancing Interest	0.00	Remittance Principal	5,398,416.70
Net PPIS/Relief Act Shortfall	0.00		
Modification Shortfall	0.00		
Other Interest Proceeds/Shortfalls	25,726.53		
Interest Adjusted	2,557,873.31		
Fee Summary			
Total Servicing Fees	119,496.49		
Total Trustee Fees	0.00		
LPMI Fees	0.00		
Credit Manager's Fees	0.00		
Misc. Fees / Trust Expense	0.00		
Insurance Premium	0.00		
Total Fees	119,496.49		
Advances (Principal & Interest)		Balance Reporting	
Prior Month's Outstanding Advances	N/A	Beginning Principal Balance	286,791,585.64
Current Advances	N/A	Ending Principal Balance	281,393,176.53
Reimbursement of Prior Advances	N/A		
Outstanding Advances	N/A		
		P&I Due Certificate Holders	7,956,290.01

P&I Advances as of the end of the Due Period do not reflect the amount of advances remitted by the Servicer on the Servicer Remittance Date due to additional proceeds received between the end of the Due Period and the Servicer Remittance Date and netted from the P&I Advances stated as of the end of the Due Period.



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Pool Detail and Performance Indicators Total(All Loans)

Pool Detail				Performance Indicators				Misc/Additional Information			
Pool Level Information				Factors Impacting Principal Payment Rules				WA Rates/Life			
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Cut-off Pool Balance	298,543,137.14	4,830		3 mo. Rolling Average	2,860,167	287,161,708	1.01%	WAC - Remit Current	10.60%	N/A	10.60%
Cum Scheduled Principal	353,293.12			6 mo. Rolling Average	2,860,167	287,161,708	1.01%	WAC - Remit Original	10.61%	N/A	10.61%
Cum Unscheduled Principal	16,796,667.49			12 mo. Rolling Average	2,860,167	287,161,708	1.01%	WAC - Current	11.10%	N/A	11.10%
Cum Liquidations	0.00			Loss Levels	Amount	Count		WAC - Original	11.11%	N/A	11.11%
Cum Repurchases	0.00			3 mo. Cum Loss	0.00	0		WAL - Current	198.74	N/A	198.74
				6 mo. Cum loss	0.00	0		WAL - Original	200.64	N/A	200.64
				12 mo. Cum Loss	0.00	0					
Current	Amount	Count	%	Triggers				Current LIBOR			
Beginning Pool	286,791,585.64	4,672	96.06%	> Delinquency Trigger Event ⁽²⁾			NO				
Scheduled Principal	117,898.02		0.04%	Delinquency Event Calc ⁽¹⁾	5,670,061.10	281,393,177	2.01%	Next LIBOR			
Unscheduled Principal	5,280,511.09	75	1.77%								
Liquidations	0.00	0	0.00%	> Loss Trigger Event? ⁽³⁾			NO				
Repurchases	0.00	0	0.00%	Cumulative Loss		0	0.00%				
Ending Pool	281,393,176.53	4,597	94.26%	> Overall Trigger Event?			NO				
Average Loan Balance	61,212.35			Step Down Date				Pool Composition			
Current Loss Detail	Amount			Distribution Count	3			Properties	Balance	%/Score	
Liquidation	0.00			Senior Enhancement % ⁽⁴⁾	33.10%			Cut-off LTV	289,805,042.60	97.07%	
Realized Loss	0.00			Step Down % ⁽⁵⁾	62.40%			Cash Out/Refinance	66,157,604.70	22.16%	
Realized Loss Adjustment	0.00			% of Senior Enhancement % ⁽⁶⁾	12.75%			SFR	171,799,260.31	57.55%	
Net Liquidation	0.00							Owner Occupied	262,804,287.83	88.03%	
Credit Enhancement	Amount	%		> Step Down Date?			NO		Min	Max	WA
Original OC	15,983,137.14	5.35%		Extra Principal	0.00			FICO	600	821	688.82
Target OC	15,972,057.84	5.35%		Cumulative Extra Principal	0.00						
Beginning OC	15,972,057.84			OC Release	7.59						
OC Increase	0.00										
Ending OC	15,972,057.84										
Subordinated Certs	53,884,000.00	18.05%									

Legend: (1) 60 Days+, REO, BK, F/C % (3) Condn: Cum Loss > specified thresholds (5) Defined Benchmark (7) Condn: Distn Cnt > 36, (4) > (5)
(2) (1) > (6) * (4), then TRUE (4) Subordinated Certs + OC Amount / Ending Pool Bal (6) Defined Benchmark (Used in Delinq Event Calc)

Note: Delinquency and Loss Event Triggers may be flagged as "Yes" prior to the Step Down Date on account of the percentage thresholds being breached.

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Bond Interest Reconciliation - Part I

-- Accrual --					----- Outstanding -----									
Class	Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Current Period (Shortfall) / Recovery	Remaining Int Carry-Forward Shortfall	Remaining Basis Risk Carry- Fwd Shortfall	Outstanding Relief Act / Prepayment Interest Shortfalls	Net Cap Rate in Effect Y/N
A-1	Act/360	30	193,655,527.80	5.4600000000%	881,132.65	0.00	0.00	881,132.65	881,132.65	0.00	0.00	0.00	0.00	No
M-1	Act/360	30	29,107,000.00	5.6700000000%	137,530.58	0.00	0.00	137,530.58	137,530.58	0.00	0.00	0.00	0.00	No
M-2	Act/360	30	19,703,000.00	5.8300000000%	95,723.74	0.00	0.00	95,723.74	95,723.74	0.00	0.00	0.00	0.00	No
M-3	Act/360	30	5,074,000.00	5.9300000000%	25,074.02	0.00	0.00	25,074.02	25,074.02	0.00	0.00	0.00	0.00	No
B-1	Act/360	30	6,567,000.00	6.4300000000%	35,188.18	0.00	0.00	35,188.18	35,188.18	0.00	0.00	0.00	0.00	No
B-2	Act/360	30	3,730,000.00	6.6300000000%	20,608.25	0.00	0.00	20,608.25	20,608.25	0.00	0.00	0.00	0.00	No
B-3	Act/360	30	4,179,000.00	7.7300000000%	26,919.73	0.00	0.00	26,919.73	26,919.73	0.00	0.00	0.00	0.00	No
B-4	30/360	30	5,074,000.00	7.0000000000%	29,598.33	0.00	0.00	29,598.33	29,598.33	0.00	0.00	0.00	0.00	No
B-5	30/360	30	3,730,000.00	7.0000000000%	21,758.33	0.00	0.00	21,758.33	21,758.33	0.00	0.00	0.00	0.00	No
P			100.00	N/A	0.00	25,726.53	0.00	25,726.53	25,726.53	0.00	0.00	0.00	0.00	N/A
OC			15,972,057.84	N/A	0.00	0.00	0.00	0.00	1,258,620.57	0.00	0.00	0.00	0.00	N/A
Total			286,791,685.64		1,273,533.81	25,726.53	0.00	1,299,260.34	2,557,880.91	0.00	0.00	0.00	0.00	

⁽¹⁾ Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

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Bond Interest Reconciliation - Part II

----- Additions -----													----- Deductions -----	
Class	Record Date	Prior Interest Due Date	Current Interest Due Date	Interest Rate SWAP Agreement	Deposits from YM Agreement	Prepayment Premiums	Prior Int Carry-Fwd Shortfall	Prior Shortfall Reimbursement	Other Interest Proceeds ⁽¹⁾	Other Interest Losses	Current Int Carry-Fwd Shortfall ⁽²⁾	Current Basis Risk Carry-Fwd Shortfall		
A-1	24-Oct-06	25-Sep-06	25-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-1	24-Oct-06	25-Sep-06	25-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-2	24-Oct-06	25-Sep-06	25-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-3	24-Oct-06	25-Sep-06	25-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-1	24-Oct-06	25-Sep-06	25-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-2	24-Oct-06	25-Sep-06	25-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-3	24-Oct-06	25-Sep-06	25-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-4	29-Sep-06	1-Sep-06	1-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-5	29-Sep-06	1-Sep-06	1-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
P	29-Sep-06	1-Sep-06	1-Oct-06	0.00	0.00	25,726.53	0.00	0.00	0.00	0.00	0.00	0.00		
OC	29-Sep-06	1-Sep-06	1-Oct-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total				0.00	0.00	25,726.53	0.00	0.00	0.00	0.00	0.00	0.00		

⁽¹⁾ Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.

⁽²⁾ Interest Carry-Forward Shortfall is unpaid interest with interest thereon.

⁽³⁾ Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

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Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Bond Principal Reconciliation***

----- Losses -----													- Credit Support -	
Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Prior Loss Reimburs.	Current Losses	Cumulative Losses	Interest on Losses	Ending Class Balance	Rated Final Maturity	Original	Current	
A-1	205,396,000.00	193,655,527.80	117,898.02	5,280,511.09	0.00	0.00	0.00	0.00	0.00	188,257,118.69	25-Aug-36	N/A	N/A	
M-1	29,107,000.00	29,107,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,107,000.00	25-Aug-36	N/A	N/A	
M-2	19,703,000.00	19,703,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,703,000.00	25-Aug-36	N/A	N/A	
M-3	5,074,000.00	5,074,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,074,000.00	25-Aug-36	N/A	N/A	
B-1	6,567,000.00	6,567,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,567,000.00	25-Aug-36	N/A	N/A	
B-2	3,730,000.00	3,730,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,730,000.00	25-Aug-36	N/A	N/A	
B-3	4,179,000.00	4,179,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,179,000.00	25-Aug-36	N/A	N/A	
B-4	5,074,000.00	5,074,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,074,000.00	25-Aug-36	N/A	N/A	
B-5	3,730,000.00	3,730,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,730,000.00	25-Aug-36	N/A	N/A	
P	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	25-Aug-36	N/A	N/A	
OC	15,983,137.14	15,972,057.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,972,057.84	25-Aug-36	N/A	N/A	
Total	298,543,237.14	286,791,685.64	117,898.02	5,280,511.09	0.00	0.00	0.00	0.00	0.00	281,393,276.53				

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Ratings Information***

----- Original Ratings -----						----- Ratings Change / Change Date ⁽¹⁾ -----			
Class	CUSIP	Fitch	Moody's	DBRS	S&P	Fitch	Moody's	DBRS	S&P
A-1	61749TAA2	NR	Aaa	NR	AAA				
M-1	61749TAB0	NR	Aa2	NR	AA				
M-2	61749TAC8	NR	A2	NR	A				
M-3	61749TAD6	NR	A3	NR	A-				
B-1	61749TAE4	NR	Baa1	NR	BBB+				
B-2	61749TAF1	NR	Baa2	NR	BBB				
B-3	61749TAG9	NR	Baa3	NR	BBB-				
B-4	61749TAH7	NR	Ba1	NR	BB+				
B-5	61749TAJ3	NR	Ba2	NR	BB				
P	9ABS49904	NR	NR	NR	NR				
OC	9ABS49912	NR	NR	NR	NR				

NR - Designates that the class was not rated by the rating agency.

⁽¹⁾ Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to LaSalle within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, LaSalle recommends that investors obtain current rating information directly from the rating agency.



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Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)

Distribution Date	Count	Current Balance	Delinquent 1 Month Count	Delinquent 1 Month Balance	Delinquent 2 Months Count	Delinquent 2 Months Balance	Delinquent 3+ Months Count	Delinquent 3+ Months Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<i>Total(All Loans)</i>												
25-Oct-06	4,441	270,710,281	73	5,012,834	53	3,474,484	30	2,195,577	0	0	0	0
25-Sep-06	4,553	279,046,234	85	5,262,142	27	2,131,848	7	351,362	0	0	0	0
25-Aug-06	4,705	289,594,646	51	3,278,484	8	410,887	1	16,345	0	0	0	0

<i>Total(All Loans)</i>												
25-Oct-06	96.61%	96.20%	1.59%	1.78%	1.15%	1.23%	0.65%	0.78%	0.00%	0.00%	0.00%	0.00%
25-Sep-06	97.45%	97.30%	1.82%	1.83%	0.58%	0.74%	0.15%	0.12%	0.00%	0.00%	0.00%	0.00%
25-Aug-06	98.74%	98.74%	1.07%	1.12%	0.17%	0.14%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%



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Series 2006-10SL

Revised Date: 10-Nov-06

Distribution Date: 25-Oct-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total(All Loans)																								
25-Oct-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25-Sep-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25-Aug-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Total(All Loans)																								
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Asset-Backed Facts ~ Current Distribution Loan Status Summary***

Delinquency Category	Regular Loans		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total(All Loans)										
Current	4,173	253,309,663.45	0	0.00	0	0.00	0	0.00	4,173	253,309,663
0	268	17,400,617.51	0	0.00	0	0.00	0	0.00	268	17,400,618
30	73	5,012,834.47	0	0.00	0	0.00	0	0.00	73	5,012,834
60	53	3,474,483.88	0	0.00	0	0.00	0	0.00	53	3,474,484
90	25	2,004,764.33	0	0.00	0	0.00	0	0.00	25	2,004,764
120	4	174,481.46	0	0.00	0	0.00	0	0.00	4	174,481
150	1	16,331.43	0	0.00	0	0.00	0	0.00	1	16,331
180	0	0.00	0	0.00	0	0.00	0	0.00	0	0
210	0	0.00	0	0.00	0	0.00	0	0.00	0	0
240	0	0.00	0	0.00	0	0.00	0	0.00	0	0
270	0	0.00	0	0.00	0	0.00	0	0.00	0	0
300+	0	0.00	0	0.00	0	0.00	0	0.00	0	0

Total(All Loans)										
Current	90.78%	90.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.78%	90.02%
0	5.83%	6.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.83%	6.18%
30	1.59%	1.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.59%	1.78%
60	1.15%	1.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.15%	1.23%
90	0.54%	0.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.54%	0.71%
120	0.09%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.06%
150	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%
180	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
210	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
240	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
270	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
300+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool		Payoffs		Insurance	Substitution	Liquidation	Realized Losses		Remaining Term	Curr Weighted Avg.	
	#	Balance	#	Balance	Proceeds	Proceeds	Proceeds	#	Amount	Life	Coupon	Remit
<i>Total(All Loans)</i>												
25-Oct-06	4,597	281,393,177	75	5,205,662	0.00	0.00	0.00	0	0	199	11.10%	10.60%
25-Sep-06	4,672	286,791,586	93	6,215,187	0.00	0.00	0.00	0	0	200	11.11%	10.61%
25-Aug-06	4,765	293,300,361	65	4,828,407	0.00	0.00	0.00	0	0	201	11.11%	10.61%

**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

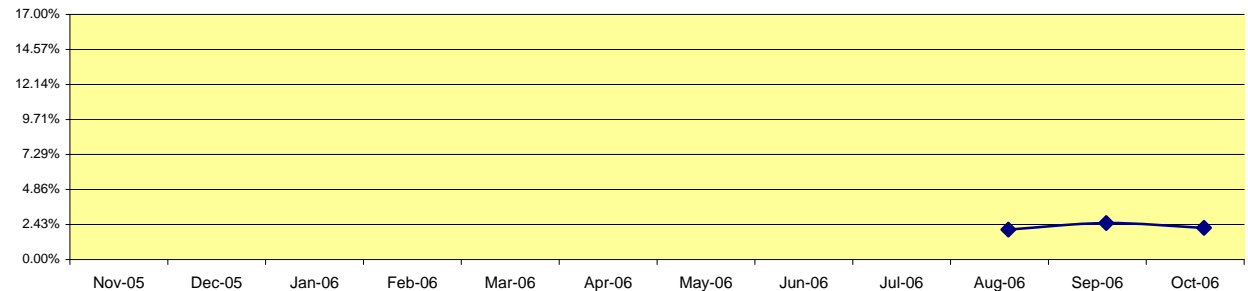
Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Prepayment Summary***

SMM (Single Monthly Mortality)

Total

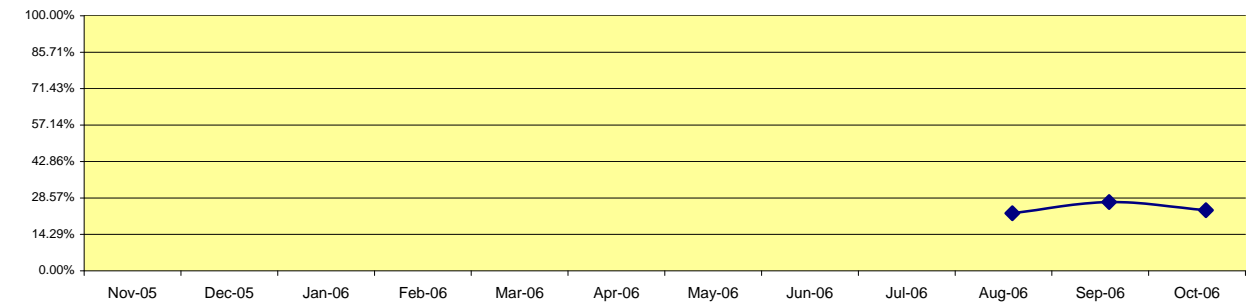
Current Period	1.84%
3-Month Average	1.91%
6-Month Average	1.91%
12-Month Average	1.91%
Average Since Cut-Off	1.91%



CPR (Conditional Prepayment Rate)

Total

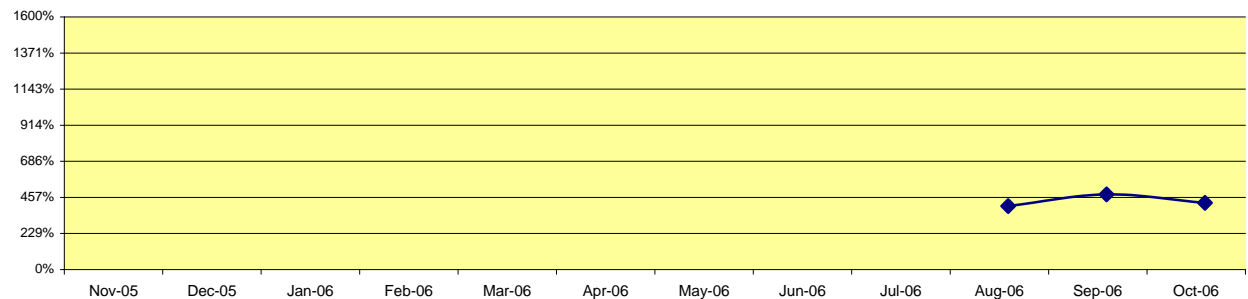
Current Period	20.00%
3-Month Average	20.68%
6-Month Average	20.68%
12-Month Average	20.68%
Average Since Cut-Off	20.68%



PSA (Public Securities Association)

Total

Current Period	333%
3-Month Average	345%
6-Month Average	345%
12-Month Average	345%
Average Since Cut-Off	345%



SMM	Single Monthly Mortality	(Partial and Full Prepayments + Repurchases + Liquidations + Other Principal Proceeds) / (Beginning Collateral Balance - Scheduled Principal)
CPR	Conditional Prepayment Rate	$1 - (1 - \text{SMM})^{12}$
PSA	Public Securities Association	$100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$
WAS	Weighted Average Seasoning	$(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$

**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Mortgage Loan Characteristics Part I***

Distribution by Current Ending Principal Balance

Min	Max	Count	% of Total	Balance	% of Total
7,000	to 21,000	457	9.94%	7,476,303	2.66%
21,000	to 27,000	406	8.83%	9,874,579	3.51%
27,000	to 33,000	437	9.51%	13,131,893	4.67%
33,000	to 39,000	367	7.98%	13,173,595	4.68%
39,000	to 45,000	358	7.79%	15,068,434	5.35%
45,000	to 50,000	291	6.33%	13,888,334	4.94%
50,000	to 63,000	555	12.07%	31,143,672	11.07%
63,000	to 76,000	363	7.90%	25,055,678	8.90%
76,000	to 89,000	378	8.22%	31,040,171	11.03%
89,000	to 102,000	331	7.20%	31,561,537	11.22%
102,000	to 115,000	198	4.31%	21,469,301	7.63%
115,000	to 450,000	456	9.92%	68,509,679	24.35%
		4,597	100.00%	281,393,177	100.00%

Distribution by Cut-off Principal Balance

Min	Max	Count	% of Total	Balance	% of Total
7,000	to 21,000	475	9.83%	7,762,018	2.60%
21,000	to 27,000	420	8.70%	10,237,094	3.43%
27,000	to 33,000	450	9.32%	13,530,408	4.53%
33,000	to 39,000	390	8.07%	14,023,768	4.70%
39,000	to 45,000	377	7.81%	15,880,481	5.32%
45,000	to 50,000	299	6.19%	14,288,176	4.79%
50,000	to 63,000	583	12.07%	32,739,840	10.97%
63,000	to 76,000	381	7.89%	26,349,939	8.83%
76,000	to 89,000	396	8.20%	32,511,994	10.89%
89,000	to 102,000	347	7.18%	33,103,501	11.09%
102,000	to 116,000	234	4.84%	25,526,763	8.55%
116,000	to 450,000	478	9.90%	72,589,156	24.31%
		4,830	100.00%	298,543,137	100.00%

Distribution by Current Mortgage Rate

Min	Max	Count	% of Total	Balance	% of Total
6.50%	to 9.13%	486	10.57%	28,734,948	10.21%
9.13%	to 9.52%	354	7.70%	28,174,053	10.01%
9.52%	to 9.91%	298	6.48%	19,005,696	6.75%
9.91%	to 10.30%	427	9.29%	23,190,291	8.24%
10.30%	to 10.69%	297	6.46%	17,556,367	6.24%
10.69%	to 11.09%	463	10.07%	26,686,123	9.48%
11.09%	to 11.47%	324	7.05%	17,680,230	6.28%
11.47%	to 11.84%	460	10.01%	27,756,938	9.86%
11.84%	to 12.22%	351	7.64%	23,996,223	8.53%
12.22%	to 12.59%	273	5.94%	17,653,409	6.27%
12.59%	to 13.00%	443	9.64%	28,686,688	10.19%
13.00%	to 18.13%	421	9.16%	22,272,212	7.91%
		4,597	100.00%	281,393,177	100.00%

Distribution by Original Mortgage Rate

Min	Max	Count	% of Total	Balance	% of Total
6.50%	to 9.13%	506	10.48%	30,763,101	10.30%
9.13%	to 9.52%	367	7.60%	29,599,533	9.91%
9.52%	to 9.91%	313	6.48%	19,889,565	6.66%
9.91%	to 10.30%	440	9.11%	24,238,534	8.12%
10.30%	to 10.69%	313	6.48%	18,878,820	6.32%
10.69%	to 11.09%	484	10.02%	28,032,789	9.39%
11.09%	to 11.47%	338	7.00%	18,581,322	6.22%
11.47%	to 11.84%	473	9.79%	28,728,286	9.62%
11.84%	to 12.22%	376	7.78%	25,696,604	8.61%
12.22%	to 12.59%	287	5.94%	18,509,145	6.20%
12.59%	to 13.00%	480	9.94%	31,538,143	10.56%
13.00%	to 18.13%	453	9.38%	24,087,295	8.07%
		4,830	100.00%	298,543,137	100.00%



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Mortgage Loan Characteristics Part II***

Distribution by Product Characteristics (Current)

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Fixed 2nd Lien	4,597	281,393,177	100.00%	198.74	11.09%

Total	4,597	281,393,177	100.00%		
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Distribution by Product Characteristics (Cut-off)

Product Type	# of Loans	Original Principal Balance	% of Balance	WAMM	WAC
Fixed 2nd Lien	4,830	298,543,137	100.00%	204.67	11.11%

Total	4,830	298,543,137	100.00%		
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Distribution by Property Types (Current)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	2,823	161,067,425	57.24%	192.65	10.82%
PUD	845	57,714,592	20.51%	195.00	11.17%
Multifamily	446	36,857,846	13.10%	234.78	12.09%
Condo - Low Facility	463	24,989,733	8.88%	193.93	11.18%
SF Attached Dwelling	20	763,580	0.27%	183.54	11.74%

Total	4,597	281,393,177	100.00%		
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Distribution by Property Types (Cut-off)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	2,972	171,034,281	57.29%	199.13	10.85%
PUD	896	62,148,584	20.82%	200.95	11.16%
Multifamily	462	38,366,323	12.85%	238.75	12.10%
Condo - Low Facility	480	26,228,969	8.79%	200.20	11.17%
SF Attached Dwelling	20	764,979	0.26%	189.69	11.74%

Total	4,830	298,543,137	100.00%		
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**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Mortgage Loan Characteristics Part II***

Distribution by Occupancy Type (Current)

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	3,624	237,562,035	84.42%	198.63	10.81%
Non-Owner Occupied	765	32,652,870	11.60%	198.38	12.74%
Owner Occupied - Secondary Residence	208	11,178,272	3.97%	202.03	12.26%

Total 4,597 281,393,177 100.00%

Distribution by Occupancy Type (Cut-off)

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	3,786	250,845,912	84.02%	204.38	10.81%
Non-Owner Occupied	825	35,738,849	11.97%	203.79	12.74%
Owner Occupied - Secondary Residence	219	11,958,376	4.01%	213.39	12.33%

Total 4,830 298,543,137 100.00%

Distribution by Loan Purpose (Current)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	3,581	219,721,231	78.08%	199.27	11.23%
Refinance/Equity Takeout	716	45,069,117	16.02%	198.05	10.73%
Refinance/No Cash Out	300	16,602,829	5.90%	193.59	10.32%

Total 4,597 281,393,177 100.00%

Distribution by Loan Purpose (Cut-off)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	3,756	232,385,532	77.84%	205.28	11.24%
Refinance/Equity Takeout	750	47,989,945	16.07%	203.70	10.74%
Refinance/No Cash Out	324	18,167,659	6.09%	199.39	10.33%

Total 4,830 298,543,137 100.00%



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Mortgage Loan Characteristics Part II***

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Morgan Stanley	4,095	255,842,012	100.00%	199.72	11.10%

Distribution by Originator Concentration > 10% (Cut-off)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Morgan Stanley	4,294	270,605,636	100.00%	205.55	11.11%

**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

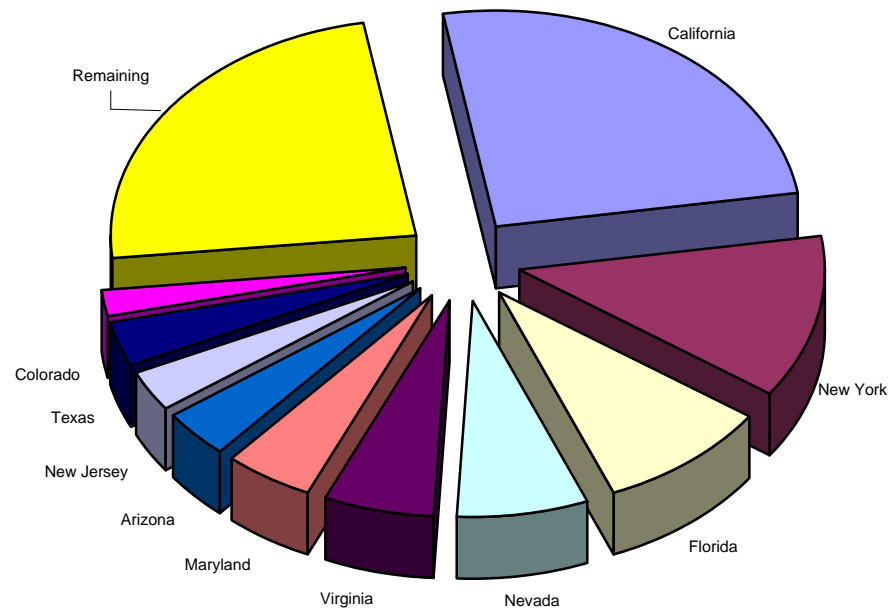
Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Geographic Concentration***

Top 10 Current State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% of Balance	WAMM	WAC
California	765	70,831,245	25.17%	192	10.69%
New York	360	34,569,219	12.29%	241	11.73%
Florida	497	26,151,098	9.29%	191	11.52%
Nevada	283	19,025,919	6.76%	198	11.60%
Virginia	248	16,705,669	5.94%	186	11.23%
Maryland	209	13,294,681	4.72%	191	10.86%
Arizona	169	9,778,997	3.48%	193	10.92%
New Jersey	131	9,108,205	3.24%	220	11.57%
Texas	263	8,865,207	3.15%	201	10.94%
Colorado	120	5,734,438	2.04%	198	11.40%
Remaining	1,552	67,328,498	23.93%	190	10.85%

Top 10 Current State Concentration



Top 10 Original State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% of Balance	WAMM	WAC
California	807	75,253,072	25.21%	197	10.71%
New York	374	35,734,740	11.97%	246	11.75%
Florida	532	28,434,125	9.52%	199	11.50%
Nevada	296	20,045,785	6.71%	204	11.64%
Virginia	258	17,491,795	5.86%	193	11.20%
Maryland	223	14,396,630	4.82%	196	10.85%
Arizona	184	10,701,943	3.58%	199	10.90%
New Jersey	144	10,335,064	3.46%	221	11.57%
Texas	268	9,145,503	3.06%	207	10.96%
Colorado	129	6,206,804	2.08%	205	11.39%
Remaining	1,615	70,797,676	23.71%	197	10.88%

⁽¹⁾ Based on Current Period Ending Principal Balance



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Historical Realized Loss Summary
Total(All Loans)***

----- Current Realized Loss -----					----- Previous Liquidations/Payoffs -----							
Distribution Date	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss
					Amount	Count	Amount	Count	Amount	Count		
25-Oct-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Sep-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Aug-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

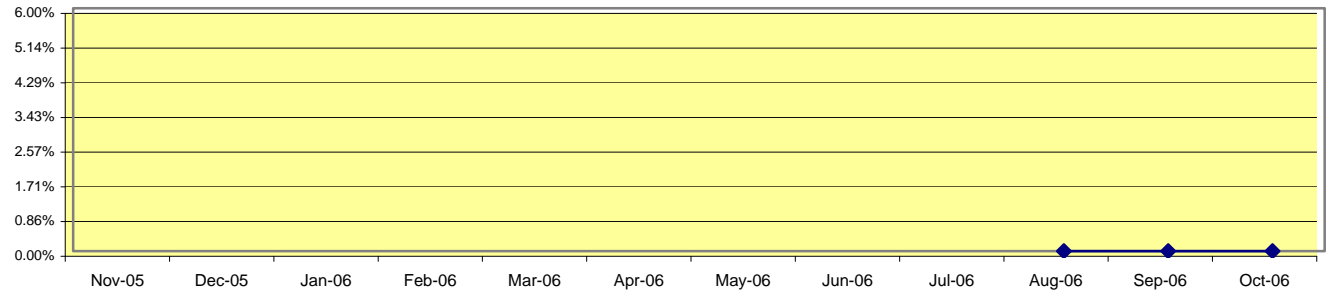
Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Realized Loss Summary***

MDR (monthly Default Rate)

Total

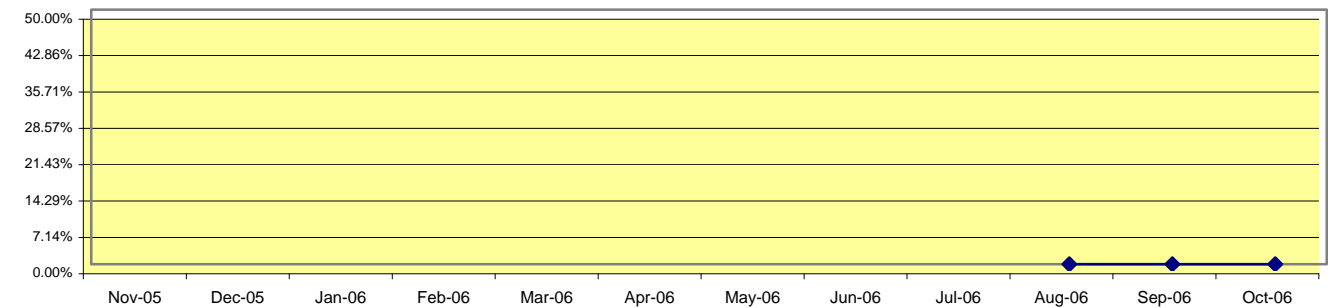
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



CDR (Conditional Default Rate)

Total

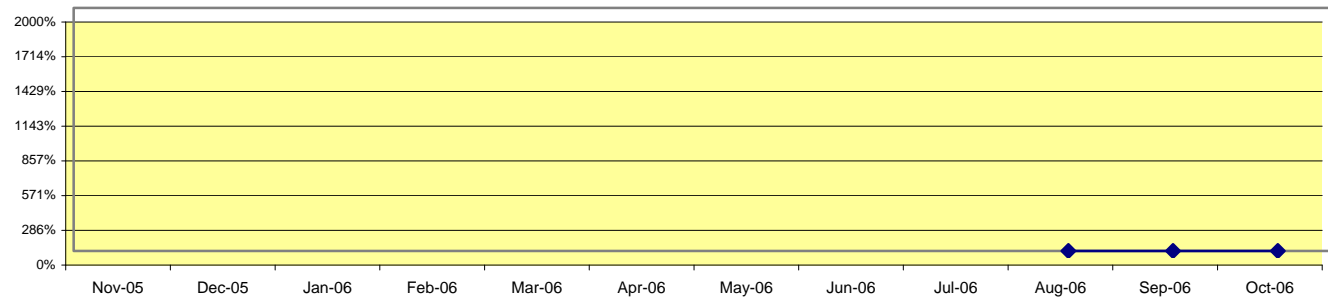
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



SDA (Standard Default Assumption)

Total

Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



MDR	Monthly Default Rate	(Beginning Principal Balance of Liquidated Loans) / (Total Beginning Principal Balance)
CDR	Conditional Default Rate	$1 - (1 - \text{MDR})^{12}$
SDA	Standard Default Assumption	If WAS=30 then CDR/(WAS*0.02) else if 30<WAS=60 then CDR/0.6 else if 60<WAS=120 then CDR/(0.6-((WAS-60)*0.0095)) else if WAS>120 then CDR/0.03
WAS	Weighted Average Seasoning	(Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance)



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Material Breaches Detail***

Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description
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Material breaches of pool asset representation or warranties or transaction covenants.



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Modified Loan Detail***

Disclosure Control #	Loan Group #	Modified Maturity Date	Cutoff Maturity Date	Modification Description
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Modifications include any extensions or waivers to the mortgage loan terms, fees, penalties or payments during the preceding calendar month or that have become material over time.



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Deleted and Replacement Mortgage Loan Detail***

Disclosure Control
#

Beginning Principal Balance

Deleted / Replacement



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL**

Revised Date: 10-Nov-06

***Distribution Date: 25-Oct-06
Charged-off and Released Mortgage Loan Detail***

Disclosure Control
#

Stated Principal Balance

Charged-off / Released